

Information to identify the case:			
Debtor 1:	Tarache L. Armstead		Social Security number or ITIN: xxx-xx-3876
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 8/31/22
Case number:	22-21694-GLT		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Tarache L. Armstead	
2. All other names used in the last 8 years	aka Tara L. Armstead, dba Armstead Cleaning Systems	
3. Address	105 William Street Mc Donald, PA 15057	
4. Debtor's attorney Name and address	Christopher M. Frye Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: chris.frye@steidl-steinberg.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedwpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m. Contact phone 412-644-2700 Date: 9/23/22

For more information, see page 2

remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com

Filing deadline: 12/23/22

- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 11/9/22

Filing deadline: 2/27/23

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan, which is attached. An initial hearing on confirmation will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors on:
10/24/22 at 09:00 AM , Location: **remotely by the Trustee via Zoom, how to participate:goto**
www.ch13pitt.com, meetings@chapter13trusteedpa.com

Creditors have the duty to promptly review all plans and present any objections in a timely manner. **Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors.** Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Tarache L. Armstead
Debtor

Case No. 22-21694-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 23, 2022

User: auto
Form ID: 309iPGH

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2022:

Recip ID	Recipient Name and Address
db	+ Tarache L. Armstead, 105 William Street, Mc Donald, PA 15057-4446
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
cr	+ Office of Attorney General, Department of Revenue, Lauren A. Michaels, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4227
15510853	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas of Pennsylvania, P.O. Box 117, Columbus, OH 43216
15510852	Chatham University, Woodland Rd, Pittsburgh, PA 15232
15510858	+ Kingston Data and Credit International, Attn: Bankruptcy, 1301 Seminole Blvd, Unit 166., Largo, FL 33770-8118
15510862	#+ Pennsylvania American Water Company, PO Box 578, Alton, IL 62002-0578
15510867	+ Romel L. Nicholas, Esq., 519 Court Place, Pittsburgh, PA 15219-2002

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: chris.frye@steidl-steinberg.com	Sep 23 2022 23:21:00	Christopher M. Frye, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
aty	+ Email/Text: lmichaels@attorneygeneral.gov	Sep 23 2022 23:21:00	Lauren Michaels, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4227
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Sep 23 2022 23:21:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Sep 24 2022 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 23 2022 23:21:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Sep 23 2022 23:21:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
15510848	+ Email/PDF: bncnotices@becket-lee.com	Sep 23 2022 23:32:48	American First Finance, Attn: Bankruptcy, Po Box 565848, Dallas, TX 75356-5848
15510847	+ Email/PDF: bncnotices@becket-lee.com	Sep 23 2022 23:32:43	American First Finance, 7330 W. 33rd Street, Wichita, KS 67205-9370
15510849	+ EDI: ATLASACQU		

District/off: 0315-2

User: auto

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Form ID: 309iPGH

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		Sep 24 2022 03:18:00	Atlas Aquisitions LLC, 492C Cedar Lane, Suite 442, Teaneck, NJ 07666-1713
15510850	+ Email/Text: ebnjts@grblaw.com	Sep 23 2022 23:21:00	Canon McMillan School District, c/o Goehring Rutter & Boehm, 437 Grant St.- 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
15514563	+ Email/Text: ECMCBKNotices@ecmc.org	Sep 23 2022 23:21:00	ECMC, PO BOX 16408, St Paul, MN 55116-0408
15510854	EDI: IRS.COM	Sep 24 2022 03:18:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15514933	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 23 2022 23:32:43	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15510860	Email/Text: korie@monerafinancial.com	Sep 23 2022 23:21:00	Monera Financial, 3313 S. Arlington Avenue, Indianapolis, IN 46203
15510859	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 23 2022 23:32:38	Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15510866	+ Email/Text: bncnotifications@pheaa.org	Sep 23 2022 23:21:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15510863	EDI: PENNDEPTREV	Sep 24 2022 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15510863	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 23 2022 23:21:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15510868	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 23 2022 23:21:00	Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
15510869	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 23 2022 23:21:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15510870	+ Email/Text: EDBKNotices@ecmc.org	Sep 23 2022 23:21:00	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
15510876	+ Email/Text: ECMCBKNotices@ecmc.org	Sep 23 2022 23:21:00	U.S. Department of Education, Ecmc/Attn: Bankruptcy, P.O. Box 16408, Saint Paul, MN 55116-0408
15510882	EDI: AIS.COM	Sep 24 2022 03:18:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
15510883	+ Email/Text: bankruptcy@firstenergycorp.com	Sep 23 2022 23:21:00	West Penn Power, 5001 NASA Blvd., Fairmont, WV 26554-8248

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank NA, successor trustee to Bank of America
15510851		Cecil Township Municipal Authority, 375 Southpointe Blvd., Suite 350
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15510855	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15510856	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15510861	*P++	MONERA FINANCIAL, 5935 S EMERSON AVENUE, SUITE #100, INDIANAPOLIS IN 46237-1975, address filed with court., Monera Financial, 3313 S. Arlington Avenue, Indianapolis, IN 46203
15510864	*	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15510865	*	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15512668	*	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15510871	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
15510872	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
15510873	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
15510874	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609

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15510875	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
15510877	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, P.O. Box 16408, Saint Paul, MN 55116-0408
15510878	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, P.O. Box 16408, Saint Paul, MN 55116-0408
15510879	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, P.O. Box 16408, Saint Paul, MN 55116-0408
15510880	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, P.O. Box 16408, Saint Paul, MN 55116-0408
15510881	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, P.O. Box 16408, Saint Paul, MN 55116-0408
15510857	##+	Kingston Data and Credit International, 1701 Drew St, Clearwater, FL 33755-6211

TOTAL: 2 Undeliverable, 17 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 23, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank NA successor trustee to Bank of America, NA, successor in interest to LaSalle Bank National Association, on behalf of the registered holders of Bear Stearns, Asset Backed Securities I Trust bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Tarache L. Armstead chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Lauren Michaels	on behalf of Creditor Office of Attorney General Department of Revenue lmichaels@attorneygeneral.gov
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5